



# Private Market Flood Program Summary

## Insurance through certain UNDERWRITERS AT LLOYD’S, London: 100%

Building Coverage: Pre-approved up to \$1,000,000  
(Higher limits must be submitted for approval)  
Contents Coverage: Maximum \$250,000  
Minimum Deductibles: \$1,500

Occupancy

- Primary and Secondary 1-4 Family Homes
- Tenant Occupied Homes
- Condo Units
- Condo Associations
- Commercial Buildings

Target Market: All Structures with –2 elevation & Higher compared to BFE, Personal or Commercial

Buildings without an Elevation Certificate may be eligible, please submit!

Private Flood Insurance meets all of the provisions required by the Title II - Flood Insurance Act known as the National Flood Insurance Program

Coverage available for All Flood Zones

Ineligible exposures:

- Dwellings with more than two mortgages
- Basement Foundation (submit for exceptions)
- Buildings 3 or more feet below the BFE
- Sever or Repetitive Loss designations

Deductible options:

- \$1,500
- \$2,500
- \$5,000
- \$10,000

Loss of Use and/or Loss of Rental Income:

- Maximum \$50,000 coverage
- Subject to a separate \$1,000 deductible

Loss of Business Income is available

Replacement cost on Building available for all risks (automatically included for Primary Homes and RCBAP policies)

Replacement cost on Contents available for all risks

## Ease of Business

- Send Us the Elevation Certificate, We will do the rest
- We can provide NFIP Quotes as well as our Private Market Flood Quotes
- No Elevation Certificate? Send us the Address, We May still be able to Write it!
- No Waiting Period for Any Home Closing or to Replace an NFIP Policy
- 14 day Maximum Waiting Period for properties without prior flood insurance

Direct Billing on all Renewals  
Competitive Commission Schedule

## Contact Info

**Insurance Agency Connection**  
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Send quote requests to:

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